



Social Distensing and Small Business Resilience in Makassar City

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Abstract

The Indonesian government has declared the Covid-19 corona virus as a non-natural disaster status. The impact of Covid-19 is positive; for example, there are new opportunities related to technological acceleration, especially in the fields of business and education, which are overgrowing during the Covid-19 pandemic. However, the majority of Covid-19 hurts the environment and society. This research was conducted qualitatively. The qualitative research method is called a new method because of its recent popularity; this method is post-positivistic because it is based on the philosophy of post-positivism. This method is also called the artistic method because the research process is more artistic (less patterned) and is called the interpretive method because the research data is more related to interpreting the data found in the field. (Sugiyono, 2010). This research was conducted by taking locations at the Losari Beach Pavilion, Urip simiharjao street, and independence pioneer road. The time required for observation and observation is from June to July 1, 2021. Based on the results of the research and discussion above, this study concludes that social distancing and physical distancing hurt the resilience efforts of Small Businesses in Makassar City. Government policies in providing capital assistance and tax relief to small businesses affected by Covid-19 have an impact on the resilience of Small Businesses in Makassar City. The government's policy towards encouraging a digital marketing system will affect the sales turnover of small businesses in Makassar City. This study suggests that the Makassar city government must be more responsive in encouraging small businesses affected by the corona by providing liquidity assistance and technology to develop with increasingly advanced business situations and environments. The capital assistance scheme for small businesses affected by Covid-19 must be carried out by paying attention to the accuracy of recipient data; The government does not make a mistake in assisting.



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1. Introduction

The Indonesian government has declared the Covid-19 corona virus as a non-natural disaster status. The impact of Covid-19 is positive; for example, there are new opportunities related to technological acceleration, especially in the fields of business and education, which are overgrowing during the Covid-19 pandemic. However, the majority of Covid-19 hurts the environment and society. Covid-19 has worsened the Indonesian economy so that it entered a crisis phase. Suryo Utomo, (2020) explained three significant impacts of the Covid-

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19 pandemic on the Indonesian economy. The first impact is that Covid-19 has made household consumption or purchasing power which is the pillar of 60% of the economy, decline drastically. The Central Statistics Agency (BPS) noted that household consumption fell from 5.02% in the first quarter of 2019 to 2.84% in 2020. The second impact of Covid-19, namely the continuous uncertainty that invested, weakens and impacts the sustainability of businesses threatened with termination. The third impact of Covid-19 is the economic downturn that has occurred worldwide, which has caused commodity prices to fall, and Indonesia's exports to several countries have also stopped.

Partially, the existence of Covid-19 and its anticipatory steps sometimes lead to the views of most who are still controversial by choosing between the economy and health. Mas'ood (2020) explains that the relationship between the economy and health is interrelated. It would be wrong to analyze the COVID-19 pandemic by placing the economic and health sectors diametrically two completely different entities. Mas'ood's (2020) view above reiterates that the reactivation of the economy during this Covid-19 period, by looking at the symptoms of economic turbulence, is not a zero-sum perspective game. However, both have potent intersections of interest and correlation.

One of the policies taken by the government during the Covid-19 period was the issuance of Regulation of the Minister of Health of the Republic of Indonesia Number 9 of 2020 concerning guidelines for large-scale social restrictions in the context of accelerating the handling of Covid-19 (Kemenkes RI, 2020). Meanwhile, in the education sector, the Indonesian government issued a Joint Decree of Four Ministers, namely the Minister of Education and Culture, the Minister of Religion, the Minister of Health, and the Minister of Home Affairs, regarding implementing learning during the Covid-19 pandemic. In addition to both these regulations, there are other laws applied by the government of Indonesia in the face of an outbreak of Covid-19 (SyAfrida & Hartati, 2020). Entrepreneurs do not only feel this social restriction, but the world of education at all levels, including universities, is also experiencing a phenomenon black swan effect. Phenomenon The current Covid-19 cannot be predicted scientifically by various experts in the health sector, including in strategic management, especially those related to risk management. According to Kasan (2020), In The Global Risks Report 2020, the pandemic risk is not included in the top 10 risks in 2020. Alternatively, researchers call it the risk that occurs when a pandemic is included in the risk beyond prediction (un-probability). Risks in the business world in 2020 are only related to environmental factors (such as extreme weather or natural disasters), and geopolitical and technological factors (such as weapons of mass destruction or data theft) dominate risk predictions in 2020. Bill Gates stated that To win big, you sometimes have to take significant risks. Jahroh (2021). This opinion may be general, that to win in business, one must dare to take risks.

In Bill Gates' view, a risk, whether small or large, can be measured or can be identified. This theoretical view opens up space for scientific awareness that the relativism of risk management theory shows a gap or gap that is difficult for us to avoid, in the perspective of the Covid-19 incident. How not, until when will the Corona students (2020-2021) yearn to enjoy the academic atmosphere and environment and the grandeur of the campus as part of the symbol and pride that generates interest in the choice of studying. However, that dream was buried by the Covid-19 Virus in 2020. This covid-19 situation, until 2021, makes it even more difficult for the government to deal with it with the handling policies taken. One of the government's policy patterns in all regions seems only to follow a centralized pattern or wait for government orders on it. There are no local ideas that are born from the root of the problem in the area. Even the verdict on the status of the Covid-19 zone seemed to have only been accepted without reason by the local government.

The rapid changes in the environment, forcing business actors to continue to adapt to the environment through internal changes that include capital structure, business processes, systems, strategies, or behavior patterns that are deemed not under environmental demands. In Bernhard (2021), the intensity of change in the organization and environmental adaptation will depend on how much change demands from the environment. Malik and Garg (2018) also stated, the more frequent changes occur in the environment, the greater the demands for these changes on the organization. In their research, Franca Cantoni et al. (2019) suggest that organizational resilience, in dealing with difficult situations, by effective risk management will bring organizations, including business actors, to get out of difficulties faster and achieve optimal performance.

According to Samuelson (2010), no economy in this world experiences constant growth. Economic growth in a country will always move to follow the pattern of the business cycle. The business cycle is a conjuncture

pattern that moves and fluctuates over time. The business cycle has two consequences: expansion and contraction of economic activity around the path of the growth trend.

In the perspective of government science, according to Kencana, government policy in dealing with Covid-19 is how to regulate (executive), carry out management (government), and how the role of leadership and government coordination (both central and regional, as well as the people with their government) in various events and symptoms of government, properly and correctly. This fact then appeared before the eyes, with various agility reactions carried out by regional heads to free their people from this dangerous virus.

The most basic theory from the science of state financial administration, and more specifically about public budgeting, presupposes that the ideal role of the state in sustaining economic health is if a budgetary policy can act as a counter-cyclical or against the direction of the cycle (Thurmaier & Willoughby, 2001). ; Mankiw, 2010; Hyman, 2010). When there is high-speed economic growth with high inflation rates, the public budget authority must be able to put the brakes on the economic system by reducing subsidies, making proper coordination with the monetary authorities, and reducing the impact of inequality as a result of rapid growth. On the other hand, when the economic cycle leads to sluggishness, which is marked by a declining level of public income, high unemployment, and a decline in real investment, the budget authority must be able to boost the economy with appropriate subsidy injections along with the allocation of sufficient funds to drive sluggish growth. So in the economic literature as well, there are several policy mechanisms in anticipating economic instability. Based on the business cycle theory, two government policies are generally known, namely policies procyclical and counter-cyclical. Procyclical is a policy that follows the flow of the business cycle. This means that during a recession, the government implements contractionary policies in fiscal and monetary tightening.

On the other hand, countercyclical policies are policies that go against the flow of the business cycle. This means that during a recession, the government implements expansionary policies in fiscal and monetary easing (Kaminsky, Reinhart & Vegh, 2004). Based on the above theory, the government makes policies countercyclical in the current situation in opening up space for resilience in the economic sector experiencing a contraction through monetary and fiscal instruments. These two instruments are expressed in credit relaxation and tax incentives to the business world, including MSMEs. In theory, Ricardian equivalence can be used to detect the effectiveness of tax incentives as one of the fiscal instruments during the Covid-19 pandemic. The theory of Ricardian equivalence can also be explored in looking at the effectiveness of credit relaxation. Understandably, there is a dual role in their obligations as MSME entrepreneurs, both as bank customers and as taxpayers, both have obligations. This theory states that taxpayers anticipate future tax increases due to current tax cuts financed by government debt (Yulia Indrawati (2020). This attitude will weaken the effectiveness of tax incentives according to this theory. However, the theory of Ricardian equivalence assumes rational taxpayer behavior. Although in reality, it may not be. Low taxes not only depress spending but also widen the budget deficit and increase government debt. This is where the lies gap theory. So that the increase in debt will result in higher interest rates on each financing drawn by the government, Rasinta (2020); this condition will make the country's economy unhealthy Febrio, (2020).

The facts that can justify the theory of Ricardian equivalence are the planned revision of the VAT rate and tax diversification in several sectors, including the primary food sector. Next in Fiscal exchange theory states that the government can improve taxpayer compliance by providing needed information and can be easily accessed by the public. The more facilities the government provides, which the community can enjoy, the more people will feel that they have benefited from what they have sacrificed. Furthermore, this will motivate people to be more obedient in fulfilling their tax obligations. Even this theory has a gap because it does not consider the economic situation ab, of ordinary or when there is a contraction in the growth and investment. Through a series of fiscal policies with various tax incentive packages, the government's choice is considered capable of suppressing contraction in terms of growth and investment. From this, the gap theory, Ricardian equivalence, and fiscal exchange theory are in a situation that is contrary to empirical facts. Alternatively, this theory shows the existence of a diametric with empirical facts.

Every entrepreneur or business person, in running his business, always faces and experiences ups and downs, profit or loss; there are even entrepreneurs or businesses that experience financial distress, Capital distress, which causes a person to experience depression or extraordinary mental stress. Resilience is a popular term in

Physics, which then evolved in psychology, then began to enter the area of business and management. Which is defined as flexural strength. Lei XIAO, Huan CAO (2017)

To overcome business resilience for small entrepreneurs, the Government of Indonesia, in this case, chooses a combination and integration of two policies at once, namely on the monetary policy side, with the issuance of Financial Services Authority Regulation No.: 11/POJK.03/2020 concerning National Economic Stimulus and open fiscal policy. These two policies are suitable instruments in economic resilience through relaxation of loans or credits, tax incentives. This policy is also a milestone in the history of the world economy. Sułkowski (2020) stated that the Covid-19 phenomenon is a recession leading to a virtual revolution towards de-globalization. Michelle Dijk (2020) argues, Resilience shows that the resilience and adversity of entrepreneurs are more than just bouncing back to a stable state after experiencing difficulties; it is also a reaction to circumstances and ultimately not only dealing with disruptions but creating and growing with new opportunities. Difficulties such as the COVID-19 pandemic can spark creativity and agility and create new ideas and opportunities within organizations. A common phenomenon in MSMEs in Indonesia is the problem of difficulties or psychological burdens from the Covid-19 pandemic. The Epe Banana Business is no exception in Makassar City.

Based on the researchers' observations at the Pisang epe sales center and seafood sellers at the Losari Beach Pavilion and Jalan Urip Simiharjo and Jalan Perintis Kemerdekaan, that during the pandemic, these small businesses experienced psychological pressure that was very pronounced and affected business sustainability. The availability of production factors and the decline in sales turnover have been their hope. Overall this culinary business is also very dependent on business capital, and the place is always crowded. Some of these phenomena involve debt or credit, or business loans, levies, taxes, problems with financial availability, and the loss of potential buyers. The issuance of economic stimulus policies by providing leeway, or credit restructuring, will significantly help the MSME sector to be able to protect it from difficulties and weighty burdens, Dewi and Sri Mulyani (2020). Research conducted by Edy Supriyono et al. (2020) further strengthens the assumption that credit relaxation has a positive and significant effect on the sustainability of MSMEs. In their research, Dwi Septi Lestari et al. (2021) found that tax incentives and government stimulus assistance affected the performance of MSMEs in the Boyolali Regency. Indaryani et al. (2020), in their research, found that the use of tax incentives had a positive effect on business continuity. The use of MSME PPh borne by the government, which was extended in December 2020, turned out to significantly impact the sustainability of MSME businesses. However, tax incentives do not affect taxpayer compliance in the study Syanti Dewi (2020).

2. Research Method

This research was conducted qualitatively. The qualitative research method is called a new method because of its recent popularity; this method is post-positivistic because it is based on the philosophy of post-positivism. This method is also called the artistic method because the research process is more artistic (less patterned) and is called the interpretive method because the research data is more related to interpreting the data found in the field. (Sugiyono, 2010). This research was conducted by taking locations at the Losari Beach Pavilion, Urip simiharjao street, and independence pioneer road. The time required for observation and observation is from June to July 1, 2021. The data used in this study is primary data in the form of direct observations and questions with business actors related to the research theme. Secondary data in this study are relevant to the research objectives, such as journals, books, government regulations, and other articles. The informants in this study were the business actors of Pisang Epe and Sari Laut, as many as eight informants in each of the four business informants. In analyzing the data, this study uses a qualitative descriptive method to find a case study approach, namely a study that seeks to find meaning, investigate processes, and gain in-depth understanding and understanding of individuals, groups, or situations.

3. Result and Discussion

3.1. Results

Based on the results of observations, surveys, and interviews with business actors who became informants in this research, it was found that the existence of social restrictions that have been implemented as a whole since 2020, and until now, has had a tremendous effect on business actors belonging to this group. culinary business. Epe banana business is a type of business full of creativity in processing food products with essential ingredients from bananas. Based on the interviews with informants (RH), with the question of what is felt by the Covid-19 pandemic. RH, who has been selling for seven years, said that since the coronavirus, buyers are rare, not even at certain times to come here. So what to get in a situation like this. RH's opinion, this is not much different from Dg, NS, during this corona, our economic life was tough to hit, there were very few buyers, for fear of the coronavirus. Other Epe banana traders, such as Ak, were asked whether you used loan capital for your business. Indeed, there are also loans from partner banks in my business, with loans between 10 and 25 million, it has been going on for a year, but once there is the corona, it is difficult to pay. In a question addressed to one of the informants with the initials Dg. K. With this Covid situation, can your business survive?

If this Covid continues, and the government limits crowds of people, businesses will be destroyed; how do we pay off loans, support school children, and pay taxes? In this situation, we are forced to try to sell epe bananas online, and thank God; there are buyers. Regarding the limitation of selling hours, one of the sellers, Dg.In. Who received the assistance of a cart from CSR PT. Bank BRI stated that if there is a limit on hours, there must also be an alternative for us to sell because customers will find it; we both need it. Furthermore, based on the results of observations and interviews with sellers of sea sari located on Jalan Urip Sumiharjo, how the impact of limiting the hours of selling for these sellers of seafood, Mas. The Sari Laut seller from Lamongan with the initials Mas Lsd stated that the impact was huge, sir. Because we sell here starting at 6 pm, while the limitation of selling hours is 10, and there is 8, how do people want to come to eat mas. Since this restriction, our sales turnover is minimal, up to 80 percent, so it is challenging to buy raw materials such as fish, chicken, and shellfish. When asked about the source of business capital, this seller explained that the loan capital is still there; it is difficult, sir, if there is no help, even though the amount is small, it is pretty good to increase capital.

On another occasion, the researcher interviewed a sea sari seller located on Jalan Perintis Kemerdekaan with Mas RM's initials; whether during this corona period did he receive business capital assistance? Mas RM gave an answer that on one occasion we were sellers of sea juice, we took data, he said to get help and had to register at the Cooperative Service, but not all of them had received assistance, some got it, but we were still told to be patient. The last question the researcher asked one of the sellers of seafood on Jalan Urip with the initials Mas Ba with question, how can you continue your business and survive in this Covid situation? Sari Laut business starts selling in the late afternoon, so in this covid, we have to find a way to sell online so that our loyal buyers are still served even though they are online.

3.2. Discussion

Based on the results of interviews with informants in this study, it can be explained that with the Covid-19 virus, all business sectors experienced shocks, including the small business sector. The findings in this study indicate that the existence of large-scale social restrictions and restrictions on selling hours considerably affect the endurance of small business actors, both Epe Banana Sellers and Seafood Sellers. The findings in this study also support several theories used, such as the theory Black swan, Taleb (2009), and Kasan (2020), and Jahroh (2021), that until now, no one has been able to predict when this Covid-19 will end. These business actors can sell with normal conditions again; this is related to risk factors. This finding can also support the view of Utomo (2020) regarding the impact of Covid-19.

Based on the results of interviews, this research also supports the opinion of Masoed (2020), that if we have to improve the economy, it does not mean that health is neglected; everything must go well so that the new average period that we hope can be realized as soon as possible. This study also justifies that the resilience of small businesses is primarily determined by several factors such as capital factors, marketing factors, and technological factors. The results of this study also support the research of Widiyanti (2020), Junaidi (2016), Majapahit (2018) by researching the Digitization of Micro, Small, and Medium Enterprises (MSMEs) in the Era of the Covid-19 Pandemic. The digitization of MSMEs that switch to online sales patterns through

the marketplace is a solution for micro, small and medium enterprises (MSMEs) to survive and support the economy.

In order for small businesses such as Epe bananas and Sari Laut to survive, the research findings show that small and medium enterprises have several constraints such as capital, taxation, technology, human resources, and affordability. This finding also supports Xiao and Cao Huan (2017); resilience is defined as endurance, adaptive power, or resilience. Ashmore (2020) defines resilience as a relatively new development in economics and management and refers to the main insights from various disciplines. Ashmore (2020) integrates several concepts of organizational resilience to define organizational resilience as an organization's adaptive capacity to anticipate, absorb, respond to, and capitalize on specific disruptive changes that threaten the functionality or survival of the organization. Organizational resilience is the adaptive capacity of an organization to anticipate, absorb, respond to, and take advantage of specific disruptive changes that threaten the functionality or survival of the organization. Strong resilience is based on trust, a perceived organizational identity, and open culture. In addition, readiness, responsiveness, adaptability, and learning are four drivers of resilience. Modern conceptualizations of organizational resilience are shaped from various disciplines, including engineering, business strategy, cultural studies, organizational theory, supply chain studies, organizational learning, and the broader social sciences. In another study, Aldianto, L. et al (2021) explained that resilience is related to personality characteristics and refers to a dynamic development process. According to him, resilience is the ability to maintain the system's functionality when it is disturbed or the ability to maintain the elements needed to update or rearrange if the structure of the system functions changes. A resilient organization will always find a way to seize opportunities and take advantage of situations. Aldianto et al. (2020) also explain the factors that influence the success of business resilience, including innovation ambidexterity, dynamic capabilities, technological capabilities, agility leadership, and knowledge provision. The impact of the global pandemic (Covid-19) is a factor that can strengthen or weaken the effect of innovation, skills, and knowledge on business resilience. Hadi, (2020). By looking at the results of the interviews in this study, theoretically, this research fully supports the business cycle theory, which explains that there are two commonly known government policies, namely policies procyclical and counter-cyclical. Procyclical is a policy that follows the flow of the business cycle. This means that during a recession, the government implements contractionary policies in fiscal and monetary tightening. On the other hand, countercyclical policies are policies that go against the flow of the business cycle. This means that during a recession, the government implements expansionary policies in fiscal and monetary easing (Kaminsky, Reinhart & Vegh, 2004).

4. Conclusions

Based on the results of the research and discussion above, this study concludes that social distancing and physical distancing hurt the resilience efforts of Small Businesses in Makassar City. Government policies in providing capital assistance and tax relief to small businesses affected by Covid-19 have an impact on the resilience of Small Businesses in Makassar City. The government's policy towards encouraging a digital marketing system will affect the sales turnover of small businesses in Makassar City. This study suggests that the Makassar city government must be more responsive in encouraging small businesses affected by the corona by providing liquidity assistance and technology to develop with increasingly advanced business situations and environments. The capital assistance scheme for small businesses affected by Covid-19 must be carried out by paying attention to the accuracy of recipient data; The government does not make a mistake in assisting.

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